

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

---

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

CARLOS E. CHIRINO,

Case No.:

17-13630 JKS

Judge:

SHERWOOD

Debtor(s)

**Chapter 13 Plan and Motions**

Original  Modified/Notice Required Date: 7/13/18  
 Motions Included  Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR

Initial Debtor: CC

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$       \*\*       per       MONTH       to the Chapter 13 Trustee, starting on  
      MARCH OF 2017       for approximately       60       months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

I will use proceeds from injury case, to pay plan obligations, to the extent not paid through my plan payments.  
Funds to be remitted on or before December 31, 2019.

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

\*\* i. \$6,400 paid in to date through July of 2018 (over 17 months);  
ii. \$654 per month, starting in August of 2018, for a period of forty-three (43) months

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 0
DOMESTIC SUPPORT OBLIGATION		<b>+</b>
NJ TAXATION	GROSS INCOME TAX LIABILITY	\$70

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  **NONE****

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
MIDLAND MORTGAGE	PRE-PETITION & POST-PETITION MORTGAGE ARREARS	\$24,916.13 (PRE-PET. & POST. PET. MORT. ARREARS & FEES & COSTS)	N/A	\$24,916.13	CONT'D PAYMENTS STARTING 7/1/18
NB MUA	UNPAID WATER & SEWER CHGS	\$707.70	N/A	\$707.7	CONTINUED

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  **NONE****

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  **NONE****

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
CAPITAL ONE AUTO FINANCE	MAZDA CX-9 AUTO	\$UNKNOWN	SURRENDER IN FULL
FIRST JERSEY FCU	MERCEDES GL650 WAG	\$UNKNOWN	SATISFACTION AS TO BOTH

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

- I. BQN Borinquen Grill, continued payments, regarding automobile loan secured by a 2003 Hummer, no arrears. Continued payments by the Debtor directly to BQN Borinquen Grill. No arrears.

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
GLIA GROUP, LLC	MUNICIPAL LIEN PERTAINING TO REALTY	\$2,025.40 TO BE PAID IN FULL AND TO BE RELEASED UPON PAYMENT OF THIS SUM

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
 Not less than \_\_\_\_\_ 100 percent  
 *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions  NONE

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

Upon confirmation  
 Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: MARCH 5, 2017.

Explain below **why** the plan is being modified:

TO ADDRESS POST-PETITION MORTGAGE ARREARS  
WHICH WERE CAPITALIZED INTO THE PLAN.

Explain below **how** the plan is being modified:

The plan provides for payment to date and then increased payments iao \$654 per month, starting in August of 2018, for 43 months. The plan also continues to rely on some funding from my injury case. No other material changes to the plan.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: JULY 13, 2018

/S/ HERBERT B. RAYMOND, ESQ.

Attorney for the Debtor

Date: JULY 13, 2018

/S/ CARLOS E. CHIRINO

Debtor

Date: \_\_\_\_\_

Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: JULY 13, 2018

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: JULY 13, 2018

/S/ CARLOS E. CHIRINO  
Debtor

Date: \_\_\_\_\_

Joint Debtor

In re:  
Carlos E Chirino  
Debtor

Case No. 17-13630-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 1 of 3  
Total Noticed: 73

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Carlos E Chirino, 1465 37th Street, North Bergen, NJ 07047-2305  
aty +Peter N Davis, Peter N. Davis & Associates, LLC, TD Banknorth Building, 100 Hamilton Plaza, Ste 420, Paterson, NJ 07505-2116  
516751438 +AlticeUSA, 200 Jericho Quadrangle, Jericho NY 11753-2701  
516665438 +BQN Borinques Grill, 267 Orange Street, Newark, NJ 07103-3611  
516665437 +Bergen Pain Management, 37 West Century Rd., Paramus, NJ 07652-1466  
516665441 +Capital One Deposit, Recovery Department, PO Box 259360, Plano, TX 75025-9360  
516890985 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
516665444 Computer Credit, Inc., 640 W. 4th Street, PO Box 5238, PO Box 5238, Winston Salem, NC 27113-5238  
516665446 DirectCharge, 1112 7th Avenue, Monroe, WI 53566-1364  
516718884 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, PO Box 55000, Detroit, MI. 48255-0953)  
516665449 +Ford Motor Credit, PO Box Box 542000, Omaha, NE 68154-8000  
517063661 +Gila Group LLC, 1662 E. 24th St., Brooklyn, NY 11229-2402  
516665450 +Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915  
516665452 +Hackensack University Medical Center, Attn: Certified Credit and Collection, PO Box 336, Raritan, NJ 08869-0336  
516665453 +Home Shopping Network, PO Box 105982, Atlanta, GA 30348-5982  
516665454 +Home Shopping Network, PO Box 29116, Shawnee Mission, KS 66201  
516665455 +Home Shopping Network, PO Box 981064, El Paso, TX 79998-1064  
516665458 +KML Law Group, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
516665457 +KML Law Group, 701 Market St., Ste. 5000, Philadelphia, PA 19106-1541  
516665461 +Meadowlands Hospital, Patient Billing Department, 55 Meadowlands Parkway, Secaucus, NJ 07094-2977  
516665462 +MedEast Post-Op & Surgical, Inc., PO Box 822796, Philadelphia, PA 19182-2796  
516875061 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
516665464 +Midland Mortgage, 999 Nw Grand Blvd, Oklahoma City, OK 73118-6051  
516665465 Midland Mortgage, PO Box 268888, Oklahoma City, OK 73126-8888  
516665467 Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665470 +North Bergen MUA, 6200 Tonnelle Ave., North Bergen, NJ 07047-3312  
516665471 +North Bergen Township, Tax Collector, 4233 Kennedy Blvd., North Bergen, NJ 07047-2779  
516665472 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846  
516665474 Palisades Emergency Consultants, Attn: Michael Harrison, Esq., 3155 State Route 10, Ste. 214, Denville, NJ 07834-3430  
516665475 +Palisades Emergency Consultants, One Edgewater St., 6th Floor, Staten Island, NY 10305-4900  
516665476 +Palisades Medical Center, 1111 Paulison Avenue, Clifton, NJ 07011-3600  
516665477 Palisades Medical Center, PO Box 31015, Newark, NJ 07101-0130  
516665478 +Palisades Medical Center, Attn: Steven H. Finkelstein, LLC, PO Box 6905, Elizabeth, NJ 07206-6905  
516665479 Progressive Medical Imaging of Union Cit, Attn: Summit Collection Services, Inc., PO Box 306, Ho Ho Kus, NJ 07423-0306  
516665481 +Qvc, Inc., Attn: Global Credit and Collection, 5440 N. Cumberland, Ste. 300, Chicago, IL 60656-1486  
516665482 Riverside Pediatric Group, PO Box 95000-4535, Philadelphia, PA 19195-4535  
516665487 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08646-0245)  
516665485 +Seventh Avenue, Attn: Account Control Systems, Inc., 85 Chestnut Ridge Rd., Ste. 113, Montvale, NJ 07645-1836  
516665488 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
516665486 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08646-0269  
516665490 +The Hamilton Collection, 9333 Milwaukee Avenue, Niles, IL 60714-1303  
516665491 The Hamilton Collection, Attn: Universal Fidelity, LP, PO Box 219785, Houston, TX 77218-9785  
516665492 +Total Gym, 835 Springdale Avenue, Ste. 206, Exton, PA 19341-2833  
516784539 +U.S. Department of HUD, 451 7th St., S.W., Washington DC 20410-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 13 2018 23:35:52 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 13 2018 23:35:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 13 2018 23:38:55 Ascension Capital Group, Attn: Capital One N.A. Department, PO BOX 165028, Irving, TX 75016-5028

516758827 E-mail/Text: bankruptcy@sccompanies.com Jul 13 2018 23:37:12 Ashro Lifestyle, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

516665440 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 13 2018 23:38:28 Capital One Bank Usa NA, 15000 Capital One Dr, Richmond, VA 23238

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 3  
Total Noticed: 73

Date Rcvd: Jul 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

5166687372 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 13 2018 23:38:53  
Capital One Auto Finance, Attn: AIS Portfolio Services, LP, 4515 N Santa Fe Ave.,  
Dept. APS, Oklahoma City, OK 73118-7901  
516665439 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jul 13 2018 23:38:14  
Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864  
516737074 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 13 2018 23:38:55  
Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
516665442 E-mail/Text: ering@chbhv.com Jul 13 2018 23:35:43 Collection Bureau of Hudson Valley,  
PO Box 831, Newburgh, NY 12551-0831  
516665443 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2018 23:35:30 Comenity Capital/Blair,  
PO Box 182120, Columbus, OH 43218-2120  
516665445 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 13 2018 23:38:15 Credit One Bank NA,  
PO Box 98872, Las Vegas, NV 89193-8872  
516764103 +E-mail/Text: bankruptcy@sccompanies.com Jul 13 2018 23:37:12 Direct Charge,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516665448 E-mail/Text: tjaskot@firstjerseycu.com Jul 13 2018 23:36:59 First Jersey Credit Union,  
245 Diamond Bridge Ave, Hawthorne, NJ 07506  
516665447 E-mail/Text: bnc-bluestem@quantum3group.com Jul 13 2018 23:36:40 Fingerhut Advantage,  
PO Box 166, Newark, NJ 07101-0166  
516665456 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 13 2018 23:35:30 Home Shopping Network,  
PO Box 182273, Columbus, OH 43218-2273  
516895943 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jul 13 2018 23:36:09 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
516665459 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 13 2018 23:35:06 Kohls/Capone,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
516665460 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jul 13 2018 23:36:56 Liberty Mutual,  
Attn: CCS Payment Processing Center, 725 Canton Stret, Norwood, MA 02062-2679  
516837790 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 13 2018 23:35:46 MIDLAND FUNDING LLC,  
PO BOX 2011, WARREN, MI 48090-2011  
516665463 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 13 2018 23:35:46 Midland Funding,  
2365 Northside Dr., Ste. 30, San Diego, CA 92108-2709  
516665466 +E-mail/Text: bankruptcy@sccompanies.com Jul 13 2018 23:37:12 Montgomery Ward,  
1112 7th Ave, Monroe, WI 53566-1364  
516774806 +E-mail/Text: bankruptcy@sccompanies.com Jul 13 2018 23:37:12 Montgomery Ward,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516665473 E-mail/Text: bcwrtoff@cablevision.com Jul 13 2018 23:36:56 Optimum, 1111 Stewart Avenue,  
Bethpage, NY 11714-3581  
516918169 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 13 2018 23:38:32  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
516665480 E-mail/PDF: gecsed@recoverycorp.com Jul 13 2018 23:38:46 QVC, PO Box 105975,  
Atlanta, GA 30348-5975  
516873597 E-mail/Text: bnc-quantum@quantum3group.com Jul 13 2018 23:35:40  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
516665483 +E-mail/Text: bankruptcy@sccompanies.com Jul 13 2018 23:37:12 Seventh Avenue,  
1112 7th Avenue, Monroe, WI 53566-1364  
516764026 +E-mail/Text: bankruptcy@sccompanies.com Jul 13 2018 23:37:12 Seventh Avenue,  
c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
516665493 +E-mail/Text: bnc-bluestem@quantum3group.com Jul 13 2018 23:36:40 Webbank/Fingerhut,  
6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516665451\* +Hackensack University Medical Center, 30 Prospect Street, Hackensack, NJ 07601-1915  
516665468\* Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665469\* Nancy Chirino, 9102 Smith Avenue, North Bergen, NJ 07047  
516665489\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, PO Box 267,  
Trenton, NJ 08695)  
516665484\* Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.  
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 3 of 3  
Total Noticed: 73

Date Rcvd: Jul 13, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Herbert B. Raymond on behalf of Debtor Carlos E Chirino bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4